

Congressional Progressive Caucus

<http://cpc.grijalva.house.gov>

80 Strong and Growing: Open to New and Different Ideas

Principles for a Public Health Care Option

The Congressional Progressive Caucus stands united behind President Obama's call to provide high quality, affordability, and accessibility in healthcare choices for all Americans. The overwhelming majority of Congressional Progressive Caucus members prefer a single-payer approach. If a single-payer plan is not enacted, we agree with President Obama that there must be a robust public health insurance option like Medicare offered alongside the private plans. This public plan would provide a guarantee of coverage, affordable, high-quality and accessible healthcare, and lower costs – regardless of income, health status, race, employment, or gender. We oppose any conditions or triggers undermining and limiting the availability of the public option.

The Congressional Progressive Caucus calls for a robust public option that **must**:

- Enact concurrently with other significant expansions of coverage and must not be conditioned on private industry actions.
- Consist of one entity, operated by the federal government, which sets policies and bears the risk for paying medical claims to keep administrative costs low and provide a higher standard of care.
- Be available to all individuals and employers across the nation without limitation
- Allow patients to have access to their choice of doctors and other providers that meet defined participation standards, similar to the traditional Medicare model, promote the medical home model, and eliminate lifetime caps on benefits.
- Have the ability to structure the provider rates to promote quality care, primary care, prevention, chronic care management, and good public health.
- Utilize the existing infrastructure of successful public programs like Medicare in order to maintain transparency and consumer protections for administering processes including payment systems, claims and appeals.
- Establish or negotiate rates with pharmaceutical companies, durable medical equipment providers, and other providers to achieve the lowest prices for consumers.
- Receive a level of subsidy and support that is no less than that received by private plans.
- Ensure premiums must be priced at the lowest levels possible, not tied to the rates of private insurance plans.

In conclusion, the public plan, like all other qualified plans, must redress historical disparities in underrepresented communities. It must provide a standard package of comprehensive benefits including dental, vision, mental health and prescription drug coverage with no pre-existing condition exclusions. It must limit cost-sharing so that there are no barriers to care, and incorporate up-to-date best practice models to improve quality and lower costs. All plans, including the public plan, must include coverage for evidence-based preventive health services at minimal or no co-pay. All plans, including the public plan, should be at least as transparent as traditional Medicare.

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